

<b>Information to identify the case:</b>			
Debtor 1:	<b>Doris A. Hertell</b>		Social Security number or ITIN: xxx-xx-7856
	First Name	Middle Name	Last Name
Debtor 2:	<b>Christopher W. Hertell</b>		Social Security number or ITIN: xxx-xx-7791
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 8/20/18
Case number:	18-26646-JNP		Date case converted to chapter: 7 11/2/22

**Official Form 309A (For Individuals or Joint Debtors)**  
**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Doris A. Hertell	Christopher W. Hertell
2. All other names used in the last 8 years	aka Doris A Denny	
3. Address	47 Stiles Avenue Maple Shade, NJ 08052	47 Stiles Avenue Maple Shade, NJ 08052
4. Debtor's attorney Name and address	Kenneth W. Miller Jr Kenneth W. Miller, Jr. 107 West Broadway Salem, NJ 08079	Contact phone 856-935-0027 Email: kwmbky@helmerlegal.com
5. Bankruptcy trustee Name and address	Maureen P. Steady 2 Kings Highway West Suite 102 Haddonfield, NJ 08033	Contact phone 856-428-1060

For more information, see page 2 >

Debtor **Doris A. Hertell** and **Christopher W. Hertell**

Case number **18-26646-JNP**

<b>6. Bankruptcy clerk's office</b>	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 856-361-2300  Date: 11/2/22
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. (800) 676-6856</p>		
<b>7. Meeting of creditors</b>	<b>December 2, 2022 at 10:30 AM</b>	Location:
<p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b></p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 1/31/23</b>
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>		
<hr/>		
<p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>		
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:  
Doris A. Hertell  
Christopher W. Hertell  
Debtors

Case No. 18-26646-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Nov 02, 2022

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Doris A. Hertell, Christopher W. Hertell, 47 Stiles Avenue, Maple Shade, NJ 08052-2616
518807129	+ Bayview Loan Servicing, LLC, et. al., 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
518807130	+ Bayview Loan Servicing, LLC, et. al., 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, et. al., 4425 Ponce De Leon Blvd. 5th Floor Coral Gables, Florida 33146-1837
517710336	+ Charles A. Evans, DMD, 7 Benson Avenue, Pennsville, NJ 08070-1401
517710338	+ Franzeo's Landscaping, P.O. Box 724, Maple Shade, NJ 08052-0724
517710340	+ Sarah E. Powers, Esq., 907 Pleasant Valley, Mount Laurel, NJ 08054-1210

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kwmbky@helmerlegal.com	Nov 02 2022 20:39:00	Kenneth W. Miller, Jr, Kenneth W. Miller, Jr., 107 West Broadway, Salem, NJ 08079
tr	EDI: BMPSTEADY	Nov 03 2022 00:38:00	Maureen P. Steady, 2 Kings Highway West, Suite 102, Haddonfield, NJ 08033
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 02 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 02 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517710335	+ EDI: CAPITALONE.COM	Nov 03 2022 00:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517773303	EDI: CAPITALONE.COM	Nov 03 2022 00:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517840368	+ EDI: CITICORP.COM	Nov 03 2022 00:38:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517710337	+ EDI: CITICORP.COM	Nov 03 2022 00:38:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518999183	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 02 2022 20:39:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gable, FL 33146-1839
518999182	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 02 2022 20:39:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gable, FL 33146-1839
517710339	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 02 2022 20:39:00	Freedom Mortgage Corporation, P.O. Box 50428, Indianapolis, IN 46250-0401

District/off: 0312-1

User: admin

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Date Rcvd: Nov 02, 2022

Form ID: 309A

Total Noticed: 24

517839800	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 02 2022 20:39:00	Freedom Mortgage Corporation, Freedom Mortgage, 10500 Kincaid Drive- Attn: BK Dept., Fishers, IN 46037-9764
519024885	^ MEBN	Nov 02 2022 20:35:24	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
517837642	EDI: PRA.COM	Nov 03 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
517714782	+ EDI: RMSC.COM	Nov 03 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517710341	+ EDI: RMSC.COM	Nov 03 2022 00:38:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519321101	+ Email/Text: BKBCNMAIL@carringtonms.com	Nov 02 2022 20:39:00	Wilmington Savings, 1600 S. Douglass RD, Anaheim, CA 92806-5948
519321102	+ Email/Text: BKBCNMAIL@carringtonms.com	Nov 02 2022 20:39:00	Wilmington Savings, 1600 S. Douglass RD, Anaheim, CA 92806, Wilmington Savings, 1600 S. Douglass RD, Anaheim, CA 92806-5948

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2022

Signature: /s/Gustava Winters